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YONKERS, NEW YORK 10703
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FAX COVER SHEET

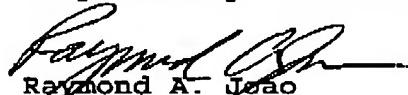
To: The United States Patent and Trademark Office
From: Raymond A. Joao, Esq.
Date: July 12, 2010
Fax No.: 571-273-8300
No. Pages: 7 (including cover)

Re: TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER
REGARDING U.S. PATENT NO. 6,347,302 - U.S. Patent
Application Serial No. 10/764,632

To Whom It May Concern:

Please find transmitted herewith a TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER REGARDING U.S. PATENT NO. 6,347,302 for filing in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

PTO/SB/17 (10-08)

Approved for use through 08/30/2010. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Effective on 12/08/2004.

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL For FY 2009

 Applicant claims small entity status. See 37 CFR 1.27TOTAL AMOUNT OF PAYMENT (\$)
70.00**Complete if Known**

Application Number	10 / 764,632
Filing Date	JANUARY 26, 2004
First Named Inventor	RAYMOND A. JOAO
Examiner Name	V. LUBIN
Art Unit	3626
Attorney Docket No.	RJ213

METHOD OF PAYMENT (check all that apply)

Check Credit Card Money Order None Other (please identify): _____

Deposit Account Deposit Account Number: _____ Deposit Account Name: _____

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee

Charge any additional fee(s) or underpayments of fee(s) Credit any overpayments
under 37 CFR 1.16 and 1.17

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

FEE CALCULATION**1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity	Fee (\$)	Small Entity	Fee (\$)	Small Entity	
Utility	330	165	540	270	220	110	
Design	220	110	100	50	140	70	
Plant	220	110	330	165	170	85	
Reissue	330	165	540	270	650	325	
Provisional	220	110	0	0	0	0	

2. EXCESS CLAIM FEES**Fee Description**

Each claim over 20 (including Reissues)

Fee (\$)	Small Entity
52	26

Each independent claim over 3 (including Reissues)

Fee (\$)	Small Entity
220	110

Multiple dependent claims

Fee (\$)	Small Entity
390	195

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
- 20 or HP =	x	=	

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
- 3 or HP =	x	=	

HP = highest number of independent claims paid for, if greater than 3.

3. APPLICATION SIZE FEE

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

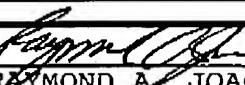
Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
- 100 =	/ 50 =	(round up to a whole number) x		=

4. OTHER FEE(S)

Non-English Specification, \$130 fee (no small entity discount)

Fee Paid (\$)

Other (e.g., late filing surcharge): **TERMINAL DISCLAIMER FEE (6,347,302) \$70.00****SUBMITTED BY**

Signature		Registration No. (Attorney/Agent)	35,907	Telephone 914-969-2992
Name (Print/Type)	RAYMOND A. JOAO		Date 7/12/10	

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/SB/17 (10-08)

Approved for use through 09/30/2010. OMB 0651-0032

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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70.00**Complete If Known**

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Examiner Name	V. LUBIN
Art Unit	3626
Attorney Docket No.	RJ213

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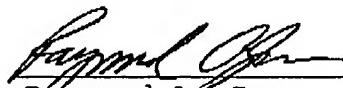
Other (e.g., late filing surcharge): **TERMINAL DISCLAIMER FEE (6,347,302)** **\$70.00****SUBMITTED BY**

Signature		Registration No. (Attorney/Agent)	35,907	Telephone 914-969-2992
Name (Print/Type)	RAYMOND A. JOAO		Date 7/12/10	

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I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on July 12, 2010.


Raymond A. Joao

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RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR TERMINAL DISCLAIMER
REGARDING U.S. PATENT NO. 6,347,302

Sir:

This is a Transmittal Letter for Terminal Disclaimer regarding U.S. Patent No. 6,347,302. Applicant submits herewith, for entry in the above-identified application, a Terminal Disclaimer regarding U.S. Patent No. 6,347,302.

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JUL 12 2010

Please find transmitted herewith the following for the filing of the Terminal Disclaimer regarding U.S. Patent No. 6,347,302 in the above-identified application:

1. Terminal Disclaimer To Obviate A Double Patenting Rejection Over A "Prior" Patent form for the Terminal Disclaimer regarding U.S. Patent No. 6,347,302;
2. Credit Card Payment Form for \$70.00, for payment of the required Terminal Disclaimer fee for the Terminal Disclaimer regarding U.S. Patent No. 6,347,302; and
3. Fee Transmittal Sheet (in duplicate); for the payment of the above required Terminal Disclaimer fee.

Applicant respectfully requests that the Terminal Disclaimer regarding U.S. Patent No. 6,347,302 be entered in the above-identified application.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

July 12, 2010
Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992